

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF TENNESSEE
GREENEVILLE DIVISION**

In re: BARRY D. NEWBERRY	§	Case No. 14-52009-MPP
VALERIA B. NEWBERRY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/11/2014.
- 2) The plan was confirmed on 02/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/29/2015.
- 5) The case was completed on 03/31/2016.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,365.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 112,139.28	
Less amount refunded to debtor(s)	\$ 9,029.92	
NET RECEIPTS		\$ 103,109.36

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 310.00	
Trustee Expenses & Compensation	\$ 4,640.73	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,950.73
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Charles Parks Pope	Lgl	3,000.00	3,000.00	3,000.00	2,000.00	0.00
CLERK OF THE COURT - GRN	Adm	310.00	310.00	310.00	310.00	0.00
BRANCH BANKING & TRUST	Sec	16,000.00	15,655.47	15,655.47	15,655.47	783.48
LAKEVIEW LOAN SERVICING LLC	Sec	240,000.00	233,211.54	233,211.54	0.00	0.00
WYNDHAM VACATION RESORTS	Sec	9,500.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	4,130.00	4,211.80	4,211.80	4,211.80	0.00
PORTFOLIO REC. ASSOC. LLC SUCC	Uns	3,700.00	3,872.82	3,872.82	3,872.82	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	37,000.00	21,788.26	21,788.26	21,788.26	0.00
CHASE CARDMEMBERS SERVICES	Uns	11,100.00	NA	NA	0.00	0.00
CHASE CARDMEMBERS SERVICES	Uns	17,265.00	NA	NA	0.00	0.00
CAPITAL RECOVERY V, LLC	Uns	140.00	180.61	180.61	180.61	0.00
DISCOVER BANK	Uns	5,850.00	6,037.54	6,037.54	6,019.65	0.00
PORTFOLIO REC. ASSOC. SUCC INT.	Uns	1,900.00	1,977.33	1,977.33	1,977.33	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	800.00	951.35	951.35	951.35	0.00
CAPITAL ONE, N.A.	Uns	1,500.00	1,554.51	1,554.51	1,554.51	0.00
PORTFOLIO RECOVERY ASSOC.	Uns	900.00	899.50	899.50	899.50	0.00
REGIONS BANK	Uns	15,300.00	15,514.46	15,514.46	15,514.46	0.00
Portfolio Rec. Assoc. succ int. Citibank	Uns	2,200.00	2,308.53	2,308.53	2,308.53	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP LLC AS AGENT	Uns	3,900.00	3,935.42	3,935.42	3,935.42	0.00
PORTFOLIO REC. ASSOC. SUCC INT	Uns	250.00	285.49	285.49	285.49	0.00
LAKEVIEW LOAN SERVICING LLC	Sec	0.00	650.00	650.00	0.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	0.00	15,132.31	15,132.31	15,132.31	0.00
CAVALRY SPV I, LLC ASSIGNEE	Uns	0.00	1,087.64	1,087.64	1,087.64	0.00
REGIONS BANK	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 233,861.54	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 15,655.47	\$ 15,655.47	\$ 783.48
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 249,517.01	\$ 15,655.47	\$ 783.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 79,737.57	\$ 79,719.68	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,950.73	
Disbursements to Creditors	\$ 96,158.63	
TOTAL DISBURSEMENTS:		\$ 103,109.36

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/08/2016

By: /s/ Gwendolyn M. Kerney
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.